

Creditor Matrix Guidelines

A creditor matrix contains each creditor's name and mailing address. This information is used for noticing and also for claims information when applicable.

In order to ensure that the cases you file can be properly read by our scanners, we ask that you observe the following guidelines.

- **Paper Format**
- **Creditor Matrix on Disk**
- **Things to Avoid**
- **Example Creditor List**

Paper Format

1. Creditor lists must be typed in a standard typeface or print style.
2. Lists should be typed on a single page in a single column rather than in three columns. (See example below).
3. The name and address of each creditor cannot be more than 5 lines. If a record is more than 5 lines, the 6th line will be combined with line 5 and the 7th or 8th lines will be truncated.
4. Each line may contain no more than 40 characters including blanks.
5. Names and addresses should be **left justified**.
6. Spaces in the first position of a line could cause an exception report for that creditor record.
7. Special characters such as ½, ~ or ^ will cause problems. The # and & characters have not been reported to cause errors.
8. Account numbers or "attention" lines should be placed on the second line of the name/address. If an account number is included, use only the last 4 digits of the number.
9. City, state and ZIP code must be on the last line.
10. Nine digit ZIP codes must be typed with a hyphen separating the two groups of digits.
11. All states must be two-letter abbreviations.
12. Each creditor must be separated by at least one blank line.

13. Do not include any page numbers, headers, footers, etc.
14. Lists must be typed so that no letters are closer than ½ inch from any edge of the paper.
15. DO NOT include the following people (who were formerly required on creditor matrixes). They will be retrieved automatically by the computer for noticing:
 - Debtor
 - Joint Debtor
 - Attorney for the Debtor(s)

Creditor Matrix on Disk

1. Submit on a 3.5" floppy diskette or on a CD.
2. Use same format as above.
3. Save the file in "txt format, using debtors name.txt (e.g., Smith.txt).
4. If your disk or CD is unreadable by the Court, it will be returned and a deficiency notice will be issued.

Things to Avoid

Although the court is using sophisticated equipment and software to ensure accuracy in creditor list readings, certain problems can still occur. By following these guidelines, the court will avoid delays or additional effort in mailing notices.

The following problems can prevent your list from being read by the optical scanner, requiring you to resubmit your creditor list in an acceptable form.

1. Extra marks on the list - such as letterhead, dates, debtor name, coffee stains, handwritten marks.
2. Non-standard paper such as onion skin, half-sized paper or colored (such as yellow) paper.
3. Poor quality type caused by submitting a photocopy or carbon, using an exhausted typewriter, or using a typewriter with a fabric ribbon.
4. Unreadable type faces or print styles such as proportionally-spaced fonts, dot-matrix printing, or exotic fonts (such as Old English or script). Courier 10 works the best.
5. Upper case only (all capital letters) should be avoided. Type in upper and lower case as you would on a letter.

6. Zip codes must be on the last line. Nine digit zip codes should be typed with a hyphen separating the two groups of digits. Do NOT type attention lines or account numbers on the last line; put these on the second line of the name/address if needed, and only the last 4 digits of any account number should be given on the creditor matrix.

Example Creditor List: Courier

U.S. Attorney
660 W. Washington Ave, Ste. 500
P.O. Box 1585
Madison, WI 53701-1585

Internal Revenue Service
Insolvency ME-128
310 W. Wisconsin Ave.
Milwaukee, WI 53202-2221

First City National Bank of Beaumont
P.O. Box 3391
Beaumont, TX 77704

Flex Northwest
Seattle, WA 98372

General Welding Supply Co.
Acct. No: xxx xxx 219
P.O. Box 3657
Baltimore, MD 20984

George S. Bradford Export, Inc.
Attn: Larry Jones
1400 Exchange Building
Buffalo, NY 10984

Peterboro Food and Beverage
405 Landover Road, Suite 12B
Landover, MD 20009